

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In Re: Chanrany Em
Debtor,

Chapter: 7
Case No: 12-41149
Judge Melvin S. Hoffman

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(OFFICIAL FORM 23)**

Notice is hereby given that, subject to limited exceptions, each debtor in a bankruptcy case must complete an approved instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Rules of Bankruptcy Procedure, the debtor(s), or in a joint case, each debtor must complete and file a separate Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. § 111. **(Note: If joint debtors, separate certificates must be filed.)**

The debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23, Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management, or the Certificate of Completion itself, must be filed with the court before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 or the Certificate of Completion within 60 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23 or the Certificate of Completion, the debtor(s) must pay the full reopening fee due for filing the motion.

Date: 6/11/12

By the Court,

James M. Lynch
Clerk, U.S. Bankruptcy Court